



A Guide to Your...

CalPERS
Service Credit
Purchase
Options



California
Public Employees'
Retirement System



Important CalPERS Changes

Domestic Partners

Effective January 2005, domestic partners legally recognized by California law will be entitled to all rights, benefits and obligations previously provided only to spouses under State law.

This means in most situations, a current or former registered domestic partner of a CalPERS member would be eligible for the same benefits as a current or former spouse of a CalPERS member.

Need Assistance?

The best place to go for information about CalPERS benefit and membership issues is our CalPERS On-Line Web site at ***www.calpers.ca.gov***.

You can also call the CalPERS Customer Contact Center toll free at **(888) CalPERS (225-7377)**, which is staffed weekdays, 8 a.m. to 5 p.m., to assist CalPERS members and employers.

Each year, CalPERS sends you an Annual Member Statement that reports on your CalPERS years of service and member contributions. It's important to review this statement when you receive it, since your service credit amount is an important component in determining your future retirement benefits. There may be ways you can increase the amount of service credit you have with CalPERS. Perhaps you want to redeposit contributions you withdrew or make new contributions for eligible service you performed in the past but didn't receive credit for. Purchasing additional service credit can help you ensure that your retirement benefits are the highest the law allows — and may even let you retire earlier than you had planned!

A Guide to Your... CalPERS Service Credit Purchase Options



This booklet describes various types of CalPERS service credit you may be eligible to purchase and helps you decide if the increase in your future retirement benefits is worth the cost. On the following pages is information about the different service credit purchase options available. After you have read it, you can review the appropriate section to find out if you may be eligible for a particular service credit option and what process you need to follow to request cost information and elect the purchase.

In most cases, you must request your cost information for purchase of service credit **before** you retire, so be sure to do so early in your retirement planning process.

What is service credit?

You earn service credit for work reported to CalPERS under a CalPERS-covered employer. It accumulates on a fiscal year basis, July 1 through June 30, and is one of the factors used to calculate your future retirement benefits.

CalPERS retirement benefits are based on:

- your years of service (service credit);
- your age at retirement; and
- your highest salary (for one or three consecutive years, depending on your employer's contract).

To earn a full year of service credit during a fiscal year, in general you must work *at least*:

Hourly pay employees - 1,720 hours

Daily pay employees - 215 days

Monthly pay employees - 10 months full-time

Service credit for retirement purposes may differ from the service credit used by your employer for accrual of leave time.

How can I find out if I'm eligible to purchase service credit?

If you're not sure, you need to check your CalPERS Annual Member Statement against your own employment records. Statements are mailed each October. (If yours isn't available, call CalPERS at (888) 225-7377 to request another copy.) Look for times when you withdrew contributions, were a temporary employee, were in the military, or took a leave of absence. You should also review the service credit purchase option information provided on page 4 to see if any of these options applies to you.

*With certain exceptions, you must request your cost information for purchase of service credit **BEFORE** you retire.*

Who can purchase CalPERS service credit?

- **Active Members** – Members who are currently employed by a CalPERS-covered employer. This includes employees of the State, noncertificated school employees, and employees of cities, counties, and other public agencies that contract with CalPERS.
- **Inactive Members** – Those who no longer work for a CalPERS-covered employer, but still have service credit on account at CalPERS. (Note: Inactive members may purchase only *certain types* of service credit. See each option section for eligibility.)

- **Reciprocal System Members** – Former CalPERS members who are active members of other California retirement systems that can be “linked” to CalPERS at retirement. Retirement systems that have reciprocity with CalPERS are listed on page 10. (Note: Reciprocal system members may only redeposit contributions they withdrew from CalPERS.)
- **Optional Members** – Elected or appointed officials or legislative employees who exercise the option of becoming CalPERS members.

Service Credit Purchase Options

CalPERS offers a variety of additional service credit purchase options. However, there are some limitations on who is eligible, so review the appropriate section to see if you may qualify. You may be able to purchase service credit for time when you:

Redeposit

- withdrew your CalPERS retirement contributions; or
- transferred contributions from a member account due to a community property settlement and these contributions have been withdrawn.

Military, Peace Corps, or AmeriCorps* VISTA, or Americorps Service

- served in active military duty prior to your CalPERS membership or took a leave of absence to serve on active duty; or
- served with the Peace Corps, AmeriCorps*VISTA, or AmeriCorps.

Service Prior to Membership

- worked for a CalPERS-covered employer before you became a CalPERS member (for example, as a seasonal, temporary, or part-time employee); or
- worked for a federal or state employer under the Comprehensive Employment and Training Act (CETA); or
- worked in a fellowship program.

This guide does not include information on Additional Retirement Service Credit (ARSC) Which became available January 1, 2004. Please check our website at www.calpers.ca.gov for information on this new purchase option.

Leave of Absence

Took a leave of absence:

- for maternity or paternity;
- for a job-related injury or illness (temporary disability);
- to further your education;
- to work for a government agency, college, university, or nonprofit organization; or
- for a sabbatical.

Layoff, Prior Service, & Optional Member Service

- were laid off by a CalPERS-covered employer that contracts for the layoff benefit (you must have been a full-time employee laid off on or after January 1, 1981);
- were working for your employer before it contracted with CalPERS or before a contract exclusion was removed; or
- served as an elected or appointed official or legislative employee.

If any of these situations applies to you, check the appropriate section to find out if you qualify to purchase this service credit, how to get cost information, and any limitations that may apply.

This guide does not include information for State employees interested in converting Second Tier service to the First Tier. If you need this information, call CalPERS at (888) 225-7377 to request a Second Tier Conversion Election Package.

Purchasing Service Credit

What is the cost to purchase service credit?

The cost is determined using formulas that are established by law and may differ depending on your type of membership (State, school, or public agency) and the service credit you're requesting. More detailed information on how costs are determined is included in each section.

Since service credit purchases can be costly, you can use the Service Credit Cost Estimator on our web site (www.calpers.ca.gov) to get an idea of the cost for ARSC; Redeposit; Maternity/Paternity; Military, Peace Corps, AmeriCorps*VISTA, or AmeriCorps; and Service Prior to Membership service credit purchases.

How long will it take to receive cost information?

We will make every effort to process your request in a timely and accurate manner. All requests are processed on a first in-first out basis, with special consideration being given to those already retired or are already in the process of retiring.

Is it ALWAYS a good idea to purchase service credit?

Only **you** can decide if the increase to your future benefits is worth the cost. You may want to attend a CalPERS Retirement Planning Workshop to find out more. Check with your nearest CalPERS Regional Office for dates and locations. (See list on inside back cover.) You can also use the on-line Retirement Planning Calculator on the CalPERS web site (www.calpers.ca.gov) to see how this additional service may impact your benefits.

What are the payment options?

You can choose to pay for this service credit in one of four ways:

- **lump sum payment** – You pay the entire amount at one time.
- **installment payments** – You can make payments for up to 180 months. However, interest continues to accrue until the entire amount is paid.
- **partial lump sum payment with installment payments** – You pay an *initial* lump sum, and spread out payments on the remaining balance. However, interest continues to accrue until the entire amount is paid.
- **rollover/transfer** – You may be eligible to make a lump-sum or partial lump-sum payment through a rollover or “in service” plan-to-plan transfer from certain qualified retirement plans and IRA accounts. More detailed information, including specific plan types, will be provided along with the election to purchase service credit.

Additional details on payment options and interest rates will be sent to you with your cost information and election document.

If you are making installment payments and retire before the entire amount is paid, CalPERS will automatically continue deductions from your monthly retirement allowance (on an after-tax basis) *unless* you make other payment arrangements.

You cannot purchase service credit in CalPERS if you have already received credit for it in another public retirement system.

Steps for Making a Service Credit Purchase

CalPERS Review

When CalPERS receives your completed request form, we will:

- Review your request. If the form is incomplete we will mail a copy of the original form and a new form to be completed and returned to CalPERS;
- Calculate the cost;
- Mail your cost information and a confirmation form to you. You should return this form if you decide you would like to purchase service credit (an eligibility review has not been determined yet for this service credit.) You have 30 days to return the confirmation form back to CalPERS, or the cost will be recalculated.

Member Review of Cost Information

When you receive the confirmation form, you need to:

- Review the cost information and determine if you are interested in electing the service credit purchase;
- If yes, sign and return the confirmation form;
- If no, no response is needed.

CalPERS Eligibility Review

When CalPERS receives your completed confirmation form:

- A review is completed to determine if you are eligible to purchase the service credit;
- If you are not eligible, we will notify you by mail;
- If you are eligible, a service credit purchase packet will be sent to you, and you can choose your payment option.

Member Review: Purchase Decision

When you receive the service credit purchase packet, you need to:

- Choose the payment option that is right for you;
- Complete and sign the election document;
- Make a copy for your records, and mail to CalPERS.

Note: If you select a payment option that includes a lump sum or partial payment, that payment and any documentation required needs to be returned at the same time as the signed election document.

Redeposit
*of Withdrawn
Contributions*

Request for Service Credit Cost Information

Redeposit of Withdrawn Contributions

If you were previously a CalPERS member, left your CalPERS-covered employer, and took a refund of your contributions and interest, you may be eligible to redeposit these funds and get back those years of service credit.

Who's Eligible?

You CAN redeposit funds that you have previously withdrawn from CalPERS if you're now an:

- active CalPERS member;
- inactive CalPERS member with service credit still on account;
- member of a reciprocal California public retirement system see attached page; or
- member whose ex-spouse received a portion of your account as part of a community property judgment or settlement AND took a refund of the contributions.

You CANNOT redeposit if:

- the service was with *another* public retirement system (not CalPERS). (You may want to contact *that* system to find out if you can purchase service credit with them.);
- you have previously purchased this service credit with CalPERS;
- you are now an active or inactive CalPERS member, but the agency you previously worked for does not *currently* contract with CalPERS; or

- you have received credit for this CalPERS time under another public retirement system, or
- you are retired.

What's Required?

If you withdrew contributions for one or more membership periods in *one withdrawal*, you must redeposit in *one* redeposit election.

If you made *separate* withdrawals of your contributions for one or more membership periods, you may redeposit in one redeposit election or in *separate* redeposit elections. If you choose to make separate redeposit elections, you must begin with the most recent withdrawal and end with the oldest.

What's the Cost?

For redeposit of withdrawn contributions, CalPERS calculates the amount of the withdrawal plus interest.

You can use the on-line Service Credit Cost Estimator on the CalPERS web site (www.calpers.ca.gov) to get an idea of the cost of purchasing this service.

What's Next?

Gather your employment history information for the time (or times) that you withdrew your CalPERS contributions. Then complete the request form following the steps.

Reciprocal Retirement Systems

State Teachers' Retirement System
Legislatures' Retirement System
Judges' Retirement System
Judges' Retirement System II
University of California Retirement System

Reciprocal Public Agencies

California Administrative Services Authority
City of Concord
Contra Costa Water District
City of Costa Mesa (safety only)
East Bay Municipal Utility District
East Bay Regional Park District (safety only)
City of Fresno
Long Beach Schools Business
Management Authority
City of Los Angeles
Los Angeles County Metropolitan
Transportation Authority (Non-contract
Employees' Retirement Income Plan)
City of Oakland (non-safety only)
City of Pasadena Fire and Police
Retirement System
City of Sacramento
City of San Clemente (non-safety only)
City of San Diego
City & County of San Francisco
City of San Jose
San Luis Obispo County

Reciprocal 1937 Act Counties

Alameda	Sacramento
Contra Costa	San Bernardino
Fresno	San Diego
Imperial	San Joaquin
Kern	San Mateo
Los Angeles	Santa Barbara
Marin	Sonoma
Mendocino	Stanislaus
Merced	Tulare
Orange	Ventura

Steps for Requesting Service Credit Cost Information

Step 1

Complete Section 1 of the request form.

If we have provided cost information to you in the past for this type of service credit purchase, check the "Yes" box and indicate the date your request was submitted. If you have submitted a retirement application, check the "Yes" box and indicate your planned retirement date.

Section 1 Fill in your current mailing information.

Section 2 List all periods of employment for which you withdrew contributions.

Section 3 Sign and date the request form.

If you are currently an active or inactive CalPERS member, go directly to Step 3. If you are currently in another retirement system, go to Step 2.

Step 2

Give the form to your current retirement system to complete Sections 4, 5 & 6 (your Personnel Office can give you the address). When you receive it back, continue to Step 3.

Step 3

Submit the completed request form.

- Make a copy for your records.
- Mail the original to the CalPERS address listed on the form.



Request for Service Credit Cost Information Redeposit of Withdrawn Contributions

Telecommunications Device for the Deaf: (916) 326-3240 • (888) CalPERS (225-7377)

Section 1

Please include
your full first and
last name followed
by middle initial.

Information About You

Have you requested this cost information before? ☐ No ☐ Yes, date requested _____
Date (mm/dd/yyyy)

Have you submitted a retirement application? ☐ No ☐ Yes, retirement date is _____
Date (mm/dd/yyyy)

Name (First Name, Middle Initial, Last Name)

Social Security Number

Former Name (if applicable)

Current Employer

Address

City

State

ZIP

Daytime Phone

Section 2

Please include the month,
day and year for all dates
as follows: **mm/dd/yyyy**.

Please do not abbreviate
your employer's name.

Employment Information

List all periods of employment for which you withdrew contributions.

Employer

From (mm/dd/yyyy)

To (mm/dd/yyyy)

Employer

From (mm/dd/yyyy)

To (mm/dd/yyyy)

Employer

From (mm/dd/yyyy)

To (mm/dd/yyyy)

Employer

From (mm/dd/yyyy)

To (mm/dd/yyyy)

Section 3

If you are currently a
CalPERS member, STOP.
Sign this form and mail it
to the CalPERS address
listed on reverse.

If you are a member
of a retirement system
listed on page 10 and are
not currently a CalPERS
member, forward this form
to your current retirement
system for completion of
Sections 4, 5, and 6 before
returning to CalPERS.

Certification

I hereby certify that the above information is true and correct.

Signature

Date (mm/dd/yyyy)

Member Name

Social Security Number

Section 4

Retirement System Certification (To be completed by member's current retirement system)

This request form is used to obtain the member and employment information required to redeposit withdrawn CalPERS contributions and establish reciprocity with the current retirement system. CalPERS must receive information on this form in order to process this request.

Retirement System

Employer

Address

City

State

ZIP

Section 5

Member Employment History

First Appointment Date (mm/dd/yyyy)

Effective Date of Membership in Your System (mm/dd/yyyy)

Current Pay rate and Time Base

Total Service Credit with Your System

Is the Member Retired/Retiring? ☐ No ☐ Yes, date of retirement

Date (mm/dd/yyyy)

Is the Service noted in Section 2 Already Credited in Your System? ☐ No ☐ Yes

Is the Employee Currently a Member of Your System? ☐ No ☐ Yes

Section 6

Statement and Signature of Retirement System Representative

Retirement System:
Please return the completed form to the member.

I hereby certify that the above information is true and correct.

Your Signature

Social Security Number or Tax Identification Number of the Member

Date (mm/dd/yyyy)

Printed Name

Title

Phone

Fax

Mail to:

CalPERS Member Services Division • P.O. Box 4000, Sacramento, California 95812-4000

Military,
Peace Corps,
AmeriCorps
**VISTA and*
AmeriCorps

If you are a CalPERS member who served in the military you may be able to purchase this time as CalPERS service.

Military Service Credit

If you are a current or retired CalPERS member through employment with the State, University of California, or California State University, or if you are a current, former, or retired member of a CalPERS-covered school or public agency employer that contracts for this option, you may be eligible to purchase a **maximum** of four years of military service credit. Because purchase of this service credit may be costly, you should consider it carefully. You can use the on-line Retirement Planning Calculator on the CalPERS web site (www.calpers.ca.gov) to get an estimate of the cost and see how this additional service credit may impact your benefits.

If you were granted a military leave of absence, entered military active duty within 90 days of leaving your CalPERS-covered employment, and returned to CalPERS-covered employment (or were placed on a State civil service reemployment list) within six months of your discharge date, service credit can be posted to your account at no cost. If you returned to employment after the six-month period, you will be required to pay a portion of the cost. There are no limitations on the amount of time that can be credited. However, you do need to request the service credit and provide us with a copy of your Military Service Record.

Who's Eligible?

You CAN purchase military service credit if you're:

- a current or retired State or school CalPERS member (see exceptions below); or
- a current or retired member of a CalPERS-covered employer that contracts for this option.

You CANNOT purchase military service credit if you:

- are receiving military retirement pay based on 20 years' active military service;
- are employed as a *safety member* with the Los Angeles Community College District; or
- have received military service credit in any *other* retirement system.

What's Required?

CURRENT State and school members must:

- have served in active duty military at least one year; and
- were honorably discharged
- have a minimum of one year of earned CalPERS service for each year of military service credit requested (4-year maximum).

RETIRED State and school members must have:

- served in active duty military at least one year;
- were honorably discharged
- retired with at least one year of CalPERS service credit for each year of military service credit requested;
- retired on or after December 31, 1981; and
- retired within 120 days of separation from a qualifying employer.

CURRENT or FORMER members of a CalPERS-covered employer that contracts for this option:

- must have served in active duty military; and
- may be eligible to purchase up to an *additional* six months of service credit, up to a maximum of 4.000 years.

RETIRED members of a CalPERS-covered employer that contracts for this option must:

- have served in active duty military; and
- have retired within 120 days of separation from a qualifying employer.

If you are already retired, the increase in benefits will be effective once your election is received and will not be retroactive to your retirement date.

What's the Cost?

Present Value Explanation

The cost to purchase this service credit is calculated using a “present value” method, which is based on a pay rate which would provide the best estimate of the potential future final compensation figure usable at retirement. We look at the projected retirement benefit increase you can expect to receive from this additional service credit (at retirement, disability, death, or other termination from employment). Then, we convert that to a lump sum cost in today's dollars.

Determining the increase to your future benefits involves a number of actuarial assumptions, including projected age at retirement, life expectancy, and the probability that some may never receive a service retirement benefit but instead become disabled, die, or terminate their CalPERS membership. These probabilities are the same assumptions used to ensure all our benefits are adequately funded.

The actuarial tables used in this process are updated as needed due to existing benefit changes, new benefits mandated by law, changes in retirement assumptions to reflect our current best estimate of retirement patterns, or other actuarial factors.

Remember, your election to purchase service credit is irrevocable. Once your election purchase is processed, any future changes to these assumption factors will not affect the cost of your service credit purchase.

You can use the on-line Service Credit Cost Estimator on the CalPERS web site (www.calpers.ca.gov) to get an estimate of the cost of purchasing this service.

What's Next?

Gather your military service information. Then complete the appropriate side of the request form. In all cases, you must submit supporting documentation (i.e. copy of Military Discharge Documents, DD-214, Certification of Military Service record, etc.) to CalPERS for all active duty periods, along with the request form. You may obtain a copy of your discharge document from:

National Personnel Records Center

Military Personnel Records

9700 Page Avenue

St. Louis, MO 63132-5100

You can also complete and mail in Standard Form 180, available on their web site at www.nara.gov/regional/mprsf180.html.

Peace Corps, AmeriCorps*VISTA, and AmeriCorps Service Credit

If you are an active or inactive CalPERS member, you may be eligible to purchase credit for up to three years of service in the Peace Corps, AmeriCorps*VISTA (Volunteers In Service To America), or in AmeriCorps.

Who's Eligible?

You CAN purchase Peace Corps, AmeriCorps*VISTA, and AmeriCorps service credit if you're now:

- a State or school member; or
- a public agency member (if the employer contracts to provide this option).

You CANNOT purchase Peace Corps, AmeriCorps*VISTA, or AmeriCorps service credit if:

- you are retired;
- you do not have certification of your dates of service; or
- your public agency employer does not include this option in its contract.

What's Required?

You must be able to provide CalPERS with documentation certifying your dates of service.

What's the Cost?

The cost is based on your current pay rate, the amount needed to fund your future retirement benefits, and how much eligible Peace Corps, AmeriCorps*VISTA, or AmeriCorps service time you have.

You can use the on-line Service Credit Cost Estimator on the CalPERS web site (www.calpers.ca.gov) to get an idea of the cost of purchasing this service.

What's Next?

Gather your volunteer service information. Then complete the request form. Send the completed request form, along with a copy of your Peace Corps, AmeriCorps*VISTA, or AmeriCorps certification letter, to the address at the bottom of the form. If you do not have a certification letter, you may request one from:

Peace Corps

Attn: Certifying Officer
Volunteer & Staff Payroll Services Division
1111 20th Street, NW
Washington, DC 20526

AmeriCorps*VISTA/AmeriCorps

Attn: CNCS/AmeriCorps*VISTA
Certifying Officer
1201 New York Avenue, N.W.
Washington, DC 20525



Request for Service Credit Information Military Service

Telecommunications Device for the Deaf: (916) 326-3240 • (888) CalPERS (225-7377)

Section 1

If we have provided cost information to you in the past for this service credit, check the "Yes" box and indicate the date your request was submitted. If you have submitted a retirement application, check the "Yes" box and indicate your planned retirement date.

If you were employed by a CalPERS-covered employer and were granted a leave of absence to enter the military, check the "yes" box and indicate your employer.

Information About You

Have you requested this cost information before? ☐ No ☐ Yes, date requested _____
Date (mm/dd/yyyy)

Have you submitted a retirement application? ☐ No ☐ Yes, retirement date is _____
Date (mm/dd/yyyy)

Were you employed by a CalPERS-covered employer and granted a leave of absence

to enter the military? ☐ No ☐ Yes, _____
Employer

Name Social Security Number

Former Name (if applicable) Current Employer

Address

City State ZIP Daytime Phone

Section 2

List your active duty military service dates from your Military Certification.

Military Active Duty Service Dates (attach certification)

Armed Forces Branch Enlistment Date (mm/dd/yyyy) Discharge Date (mm/dd/yyyy)

Armed Forces Branch Enlistment Date (mm/dd/yyyy) Discharge Date (mm/dd/yyyy)

Armed Forces Branch Enlistment Date (mm/dd/yyyy) Discharge Date (mm/dd/yyyy)

Section 3

Sign and date the request form. Make a copy for your records.

Attach a copy of your military discharge documents for all active duty dates (DD 214, Certification of Military Service Records, etc.)

Mail the original request form and copy of military discharge documents to the CalPERS address listed below.

Certification

I hereby certify that the above information is true and correct.

Signature Date (mm/dd/yyyy)

Mail to:

CalPERS Member Services Division • P.O. Box 4000, Sacramento, California 95812-4000



Request for Service Credit Cost Information Peace Corps, AmeriCorps*VISTA or AmeriCorps Service

Telecommunications Device for the Deaf: (916) 326-3240 • (888) CalPERS (225-7377)

Section 1

If we have provided cost information to you in the past for this service credit, check the "Yes" box and indicate the date your request was submitted.

If you have submitted a retirement application, check the "Yes" box and indicate your planned retirement date.

Fill in your current mailing information.

Information About You

Have you requested this cost information before? ☐ No ☐ Yes, date requested _____
Date (mm/dd/yyyy)

Have you submitted a retirement application? ☐ No ☐ Yes, retirement is _____
Date (mm/dd/yyyy)

Name Social Security Number

Former Name (if applicable) Current Employer

Address

City State ZIP Daytime Phone

Section 2

List your Peace Corps, AmeriCorps*VISTA, or AmeriCorps service dates.

Peace Corps, AmeriCorps*VISTA or AmeriCorps Service Dates (attach certification)

Indicate Peace Corps, AmeriCorps*VISTA, or AmeriCorps

Beginning Date of Service (mm/dd/yyyy) Ending Date of Service (mm/dd/yyyy)

Section 3

Sign and date the request form. Make a copy for your records.

Attach a copy of your Peace Corps, AmeriCorps*VISTA, or AmeriCorps certification letter.

Mail the original request form and a copy of certification letter to the CalPERS address listed below.

Certification

I hereby certify that the above information is true and correct.

Member Signature Date (mm/dd/yyyy)

Mail to:

CalPERS Member Services Division • P.O. Box 4000, Sacramento, California 95812-4000

Service
Prior to
Membership

Request for Service Credit Cost Information

Service Prior to Membership, CETA, and Fellowship Service

Service prior to membership is time spent working for a CalPERS-covered employer before becoming a CalPERS member. This may include time spent working for a federal or State employer under CETA (Comprehensive Employment and Training Act), or time rendered in the Assembly, Senate, Executive, or Judicial Administration fellowship program.

Who's Eligible?

If you are now an active or inactive CalPERS member, you MAY be able to purchase service time if:

- you worked for a CalPERS-covered employer as a seasonal, temporary, part-time, or intermittent employee, but were not a CalPERS member; or
- you worked under CETA for a federal or State-sponsored program such as the Public Employee Program, Public Service Employment, Disabled Veterans' Outreach Program, Public Service Employment Program, or Cal Esteem.
- you worked under the Assembly, Senate, Executive, or Judicial Administration fellowship program.

You CANNOT purchase CalPERS service time if:

- the agency where the service was earned does not currently have a contract with CalPERS;
- your service is excluded by law or by the employer's contract with CalPERS;

- you worked at a school in a *certificated* position. (You may want to contact the State Teachers' Retirement System to find out if you can purchase service with that system); or
- you worked at the University of California **after** October 1, 1963. (You may want to contact the University of California Retirement Plan to find out if you can purchase service with that system.)
- you work for a contracting agency which does not provide the fellowship service credit type option.
- you are retired.

What's Required?

You must be an active or inactive CalPERS member and be able to provide CalPERS with documentation certifying your dates of service.

What's the Cost?

The cost is based on your pay rate and contribution rate on the date you became a member (after the service was rendered), and interest will be compounded annually to the date you make the purchase.

The cost for service credit rendered under the CETA or fellowship program is based on a pay rate which would provide the best estimate of the potential future final compensation figure usable at retirement, the amount needed to fund your future retirement benefits, and how much service you are eligible to purchase.

You can use the on-line Service Credit Cost Estimator on the CalPERS web site (www.calpers.ca.gov) to get an idea of the cost of purchasing the SPM service.

What's Next?

Gather your employment history information for the time that you worked for a CalPERS-covered employer before becoming a CalPERS member. Then complete the request form following the steps.

Steps for Requesting Service Credit Cost Information

Step 1

Complete Section 1 of the request form.

If we have provided cost information to you in the past for this type of service credit purchase, check the "Yes" box and indicate the date your request was submitted. If you have submitted a retirement application, check the "Yes" box and indicate your planned retirement date.

Only active or inactive CalPERS members can purchase their service prior to membership, CETA or fellowship service.

Section 1 Complete your current mailing information.

Section 2 Indicate the employer when the service was earned and list all periods of employment for which you are requesting credit for service prior to membership.

Section 3 Sign and date the request form.

If your service prior to membership was with the State or with a California State University, go directly to Step 3. (Exception: Go to Step 2 for service with the Senate Assembly and Joint Rules Committees as well as for service with those agricultural associations which do not use the Uniform State Payroll System.) If your service prior to membership was with the University of California (prior to October 1, 1963), a CalPERS-covered public agency, a school, or is fellowship service, go to Step 2.

NOTE: In some instances service with the state may still require employer certification. We will notify you if it is needed in your case.

Step 2

Give the form to the employer you worked for when the service was earned to complete page 2 of the request form. When you receive it back, continue to Step 3.

Step 3

Submit the completed request form.

- Make a copy for your records.
- Mail the original to the CalPERS address listed on the back of the form.



Request for Service Credit Cost Information Service Prior to Membership, CETA and Fellowship Service

Telecommunications Device for the Deaf: (916) 326-3240 • (888) CalPERS (225-7377)

Section 1

Information About You

Have you requested this cost information before? ☐ No ☐ Yes, date requested _____

Date (mm/dd/yyyy)

Have you submitted a retirement application? ☐ No ☐ Yes, retirement date is _____

Date (mm/dd/yyyy)

Were you compensated for this employment? ☐ No ☐ Yes

Name Social Security Number

Former Name (if applicable) Current Employer

Address

City State ZIP Daytime Phone

Section 2

Prior Employment Information

List the name and address of the employer when the service was earned. If this was a "certificated position," contact the State Teachers' Retirement System.

Employer

Address

City State ZIP

Was this service rendered under the Comprehensive Employment and Training Act? ☐ No ☐ Yes

Was this service rendered under a fellowship program? ☐ No ☐ Yes _____
Name of Program

Was service rendered as a 10-month employee? ☐ No ☐ Yes

Please list dates and hours of employment for which you are requesting credit. List each position separately and indicate whether service was full-time or part-time.

If the service was part-time, indicate service as a fraction, or list the hours (i.e. 20 hours/month or 1/2 time).

Employment From (mm/dd/yyyy) To (mm/dd/yyyy) Location

Position Title Hours Worked Per Month OR Time Base Fraction of Full-Time

Employment From (mm/dd/yyyy) To (mm/dd/yyyy) Location

Position Title Hours Worked Per Month OR Time Base Fraction of Full-Time

Employment From (mm/dd/yyyy) To (mm/dd/yyyy) Location

Position Title Hours Worked Per Month OR Time Base Fraction of Full-Time

Section 3

Member Certification

I hereby certify that the above information is true and correct.

Signature Date (mm/dd/yyyy)

If the service was performed for the State of California or a California State University, **STOP**. Sign this form on the line above and mail it to CalPERS at the address listed on page 2 of this form.

If the service was performed for the University of California, a CalPERS-covered public agency, or a school, forward this request form to the appropriate employer for completion of Page 2 of 2 before returning to CalPERS.

Member Name

Social Security Number

Section 4

If the service was performed for the State of California or California State University, employer certification is not required.

Statement and Signature of Authorized Employer Representative

Your signature certifies that the member-provided information is true, correct and provides CalPERS with all the necessary information to apply any exclusions. If no hours worked or time base is indicated, **full-time service** will be assumed. If you do not agree with this assumption or with the information listed, continue to Section 5.

Do you feel this service is not eligible for purchase? ☐ Yes ☐ No

Reason for No answer

Employer Signature

Title

Date (mm/dd/yyyy)

Printed Name

Phone

FAX

Section 5

To be completed by employer ONLY if additional information is necessary. Otherwise, simply certify in Section 4 above.

Employer Certification

Position Title

Employment From (mm/dd/yyyy)

To (mm/dd/yyyy)

Position Type

☐ Seasonal

☐ Limited Term

☐ On-Call

☐ Intermittent

☐ Permanent

Time Base

☐ Full-Time

☐ Part-Time

☐ Hourly

☐ Fraction of Full-Time

Pay Period

☐ Monthly

☐ Semimonthly

☐ Biweekly

☐ Other

Average number of days or hours per month

Average percentage or fraction of time worked per month

Please complete Section 7 and return this request form to the member.

Section 6

Complete Section 6 ONLY if one of the following conditions occurred: the employee was full-time, worked more than 1000 hours in a fiscal year (July 1 – June 30), or did not work a consistent time base and could not be listed above.

Member Employment History

Employment From (mm/dd/yyyy)

Employment To (mm/dd/yyyy)

Position Title

Pay Rate (Hourly/Daily/Monthly)

Time Worked (Hours per Day)

Time Worked (Earnings)

Employment From (mm/dd/yyyy)

Employment To (mm/dd/yyyy)

Position Title

Pay Rate (Hourly/Daily/Monthly)

Time Worked (Hours per Day)

Time Worked (Earnings)

Employment From (mm/dd/yyyy)

Employment To (mm/dd/yyyy)

Position Title

Pay Rate (Hourly/Daily/Monthly)

Time Worked (Hours per Day)

Time Worked (Earnings)

Employment From (mm/dd/yyyy)

Employment To (mm/dd/yyyy)

Position Title

Pay Rate (Hourly/Daily/Monthly)

Time Worked (Hours per Day)

Time Worked (Earnings)

Section 7

If the service was performed for the State of California or California State University, employer certification is not required.

Statement and Signature of Authorized Employer Representative

I hereby certify that the above information is true and correct and provides CalPERS with all the necessary information to apply any exclusions.

Signature

Title

Date (mm/dd/yyyy)

Printed Name

Phone

FAX

Mail to:

CalPERS Member Services Division • P.O. Box 4000, Sacramento, California 95812-4000

Leave *of Absence*

A leave of absence is time that you had authorization from your employer to be absent from some or all of your duties. This may be time you took for maternity or paternity, temporary disability, educational, service, or sabbatical purposes. To be eligible to purchase service credit for this time, you must have returned to CalPERS-covered employment or retired after the leave of absence.

Who's Eligible?

You MAY be able to purchase service credit for a leave of absence if you're an:

- active or inactive CalPERS member (with the exception of maternity/paternity and temporary disability leave, which are available to all members, eligibility depends on type of leave and employer contract).

You CANNOT purchase service credit for a leave of absence if:

- the leave was not approved by your employer;
- this option is not part of your employer's contract with CalPERS; or
- you have retired prior to your request to purchase service credit.

What's Required?

Maternity/Paternity Leave - Time off after the birth or adoption of a child

- you must return to CalPERS-covered employment at the end of the approved leave, and remain in CalPERS-covered employment at least the same amount of time as the leave;
- you can purchase up to 12 months per leave; and
- you cannot purchase additional service if you have *already* earned a full year of credit (10 full-time months) during that fiscal year (July 1 - June 30).

Temporary Disability Leave - Time off while receiving temporary disability payments because of a job-related injury or job-related illness

- you must either return to active CalPERS membership or retire; and
- there is no limit to the amount of time you may purchase,
- you have requested to purchase this service credit prior to retirement.

Educational Leave of Absence - Time off to pursue higher education

- you must be a State, University of California, or California State University employee both before and on your return from the leave; and
- you may purchase a maximum of two years' service credit (even if the combined total of your educational leaves exceeds two years).

Service Leave - Time off to work with a college or university; a local, State, federal, or foreign government agency; or certain nonprofit organizations.

- you must be an active or inactive CalPERS member;
- you may purchase a maximum of two years' credit for EACH service leave; and
- you must return to CalPERS-covered employment or immediately retire after your leave of absence (however, you must request cost information *prior* to retirement).

By law, some service leaves of absence are not eligible for CalPERS service credit, even if the employer gives prior approval.

Sabbatical Leave - A partially compensated leave of absence from CalPERS-covered employment

- you must be an active or inactive CalPERS member;
- there is no maximum time you may purchase; and
- you must return to CalPERS-covered employment or immediately retire after your leave of absence (however, you must request cost information *prior* to retirement).

What's the Cost?

Maternity/Paternity, Educational, Service and Sabbatical Leaves

The cost to purchase this service credit is calculated using a “present value” method, which is based on a pay rate which would provide the best estimate of the potential future final compensation figure usable at retirement. We look at the projected retirement benefit increase you can expect to receive from this additional service credit (at retirement, disability, death, or other termination from employment). Then, we convert that to a lump sum cost in today's dollars.

Determining the increase to your future benefits involves a number of actuarial assumptions, including projected age at retirement, life expectancy, and the probability that some may never receive a service retirement benefit but instead become disabled, die, or terminate their CalPERS membership. These probabilities are the same assumptions used to ensure all our benefits are adequately funded.

The actuarial tables used in this process are updated as needed due to existing benefit changes, new benefits mandated by law, changes in retirement assumptions to reflect our current best estimate of retirement patterns, or other actuarial factors.

Remember, your election to purchase service credit is irrevocable. Once your election purchase is processed, any future changes to these assumption factors will not affect the cost of your service credit purchase.

You can use the on-line Service Credit Cost Estimator on the CalPERS web site (www.calpers.ca.gov) to get an idea of the cost of purchasing this service.

Temporary Disability Leave

The cost is based on your pay rate and contribution rate as of your return from the leave or the day prior to your leave if you immediately retire. CalPERS interest is calculated from this date through the date you make the purchase.

What's Next?

Gather your employment history information for the time prior to your leave. Fill out Page 1 of the form according to the steps for requesting service credit cost information. For temporary disability leaves, the employer will then forward the form to the compensation carrier that provided you the temporary disability benefits for completion of Sections 5 and 6.

Steps for Requesting Service Credit Cost Information

Step 1

Complete Section 1 of the request form.

If we have provided cost information to you in the past for this type of service credit purchase, check the “Yes” box and indicate the date your request was submitted. If you have submitted a retirement application, check the “Yes” box and indicate your planned retirement date.

Section 1 Provide the information requested.

Section 2 Provide information about the employer that granted you the leave; and indicate dates and type of leave.

Section 3 Sign and date the request form.

If your leave of absence was with the State or with a California State University, go directly to Step 3. If we need additional information, we will contact you.

Step 2

Give the form to the employer that granted you the leave to complete Section 4 (and to forward it to the compensation carrier for completion of Sections 5 and 6, as appropriate). When you receive it back, continue to Step 3.

Step 3

Submit the completed request form.

- Make a copy for your records.
- Mail the original to the CalPERS address listed on the form.



Request for Service Credit Cost Information Leave of Absence

Telecommunications Device for the Deaf: (916) 326-3240 • (888) CalPERS (225-7377)

Section 1

Information About You

Have you requested this cost information before? ☐ No ☐ Yes, date requested _____
Date (mm/dd/yyyy)

Have you submitted a retirement application? ☐ No ☐ Yes, retirement date is _____
Date (mm/dd/yyyy)

Name Social Security Number

Former Name (if applicable) Current Employer

Address

City State ZIP Daytime Phone

Section 2

Employment Information

List the name and address
of the employer that
granted the leave.

Employer

Address

City State ZIP

Types of Leave are
Maternity/Paternity,
Educational, Service,
Sabbatical,
Temporary disability.

Dates of Leave From (mm/dd/yyyy) To (mm/dd/yyyy) ☐ Maternity/Paternity ☐ Educational ☐ Service ☐ Sabbatical ☐ Temporary Disability
Type/Purpose of Leave

Dates of Leave From (mm/dd/yyyy) To (mm/dd/yyyy) ☐ Maternity/Paternity ☐ Educational ☐ Service ☐ Sabbatical ☐ Temporary Disability
Type/Purpose of Leave

Dates of Leave From (mm/dd/yyyy) To (mm/dd/yyyy) ☐ Maternity/Paternity ☐ Educational ☐ Service ☐ Sabbatical ☐ Temporary Disability
Type/Purpose of Leave

Dates of Leave From (mm/dd/yyyy) To (mm/dd/yyyy) ☐ Maternity/Paternity ☐ Educational ☐ Service ☐ Sabbatical ☐ Temporary Disability
Type/Purpose of Leave

Section 3

Certification

Sign and date the request
form and give it to the
employer that granted the
leave for completion of
Section 4 (and for routing
to compensation carrier to
complete Sections 5 and 6,
as appropriate) before
returning to CalPERS.

Member Signature Date (mm/dd/yyyy)

Section 4

Leave of Absence Certification (to be completed by employer)

Employer: Please return the
completed form to
the member or forward
it to the member's
Workers' Compensation
carrier, as appropriate.

Dates of Leave From (mm/dd/yyyy) To (mm/dd/yyyy) ☐ Maternity/Paternity ☐ Educational ☐ Service ☐ Sabbatical ☐ Temporary Disability
Type/Purpose of Leave

I hereby certify that the above information is true and correct.

Employer Signature Title Date (mm/dd/yyyy)

Printed Name Phone FAX

Member Name

Social Security Number

Section 5

Temporary Disability Leave of Absence Certification

This section is to be completed by the Workers' Compensation carrier that provides temporary disability benefits.

* If there was more than one temporary disability leave period, provide claim number and dates for each.

Workers' Compensation Carrier Information

Name of Employer's Disability Carrier

Carrier's Address

Carrier's Phone Number

Employee's Claim Number*

Beginning Date of Temporary Disability Payments (mm/dd/yyyy)

Ending Date of Payments (mm/dd/yyyy)

Effective Date of Permanent Disability Rating*

Was there a settlement by Compromise and Release? ☐ No ☐ Yes, copied provided.

Section 6

Signature of Authorized Workers' Compensation Carrier Representative

Workers' Compensation Carrier: Please return the completed form to the member.

I hereby certify that the above information is true and correct.

Carrier Signature

Date (mm/dd/yyyy)

Printed Name

Title

Mail to:

CalPERS Member Services Division • P.O. Box 4000, Sacramento, California 95812-4000

Layoff,
Prior Service,
and Optional
Member Service

Other service credit options include layoff (time spent away from work as a result of a formal layoff); prior service (time worked for an employer before its contract with CalPERS or before the contract included this option); and optional member service (time spent working in certain exempt, appointed, or elected positions).

Who's Eligible?

You CAN purchase service credit for layoff, prior service, or optional member service if:

- you are (or elect to become, if eligible) a CalPERS member.

You CANNOT purchase service credit if:

- your agency did not contract for this option; or
- you are retired.

What's Required?

Layoff - Time spent away from work as a result of a formal layoff action

- you must be an active or inactive CalPERS member;
- you must have been laid off from a CalPERS-covered public agency employer with this option in its contract;
- you must have been a *full-time* employee prior to being laid off;
- the layoff period must have been on or *after* January 1, 1981;
- you must have returned to full-time CalPERS-covered employment with the layoff employer within 12 months of being laid off;
- you must currently be active with the layoff employer;
- you must elect to purchase this service within three years of returning to work or within three years of the effective date your employer adds this option to its contract;
- you must redeposit any contributions you withdrew during the layoff, plus interest; and
- you may purchase a maximum of one year for each layoff period.

Prior Service - Time worked for an employer before its contract with CalPERS (or before the contract included this option)

- you must be an active or inactive CalPERS member;
- there is no maximum amount of time for which you can receive credit; and
- if you worked for a CalPERS-covered employer:
 - the agency must have *contracted* for this option; and
 - limitations/restrictions vary by agency (some agencies may require that you be employed on the effective date of the contract). Check with your Personnel Office.

Optional Member Service – Time spent working in certain exempt, appointed, or elected positions that allow employees the *option* of joining CalPERS

- you must be an optional member on the date you request your cost information, and you must elect CalPERS membership at the same time. (Note: If you *formerly* held an optional position and are now a CalPERS member, you can also purchase your former service. See the **Service Prior to Membership** tab for instructions); and
- there are no limitations on the amount of time that can be purchased.

The following employees are considered optional members:

- *a State employee who was appointed by the Governor, Lieutenant Governor, Attorney General, Controller, Secretary of State, Treasurer, or Superintendent of Public Instruction and is exempt from civil service;*
 - *some officials elected or appointed to a fixed term of office with a city or county (this may include city attorneys and elected/appointed officials of schools and contracting agencies; eligibility is determined by the dates of your term of office); or*
 - *an employee of the California State Senate or Assembly whose wages are paid from funds controlled by either body.*
-

What's the Cost?

Layoff

You must pay the contributions due, plus interest, for the period you were laid off. The cost is based on your pay rate and contribution rate on the date you returned to employment. Interest is calculated from the date you return through the date you make the purchase.

Prior Service

This benefit depends on the specific terms of your employer's contract with CalPERS. Depending on the contract, you *could* be:

- credited at no cost with *all* of the service credit you would have earned;
- credited at no cost with *some* of the service credit you would have earned, and be given the option to purchase the rest, based on your pay rate and contribution rate on the date you became a member (after the service was rendered), plus interest; or
- given the option to purchase of the service credit you would have earned, based on your pay rate and contribution rate on the date you became a member (after the service was rendered), plus interest.

Optional Member Service

The cost calculation is based on your pay rate and contribution rate on the date you became a member (after the service was rendered), plus interest.

What's Next?

Gather your employment history information for the period just before your layoff or during your prior or optional member service. Fill out Sections 1, 2 or 3 of the form according to the steps for requesting service credit cost information. Then have the appropriate employer fill out Section 4.

For Layoffs Only

Have your public agency employer fill out Page 2 of the request form and certify that the information is correct.

Steps for Requesting Service Credit Cost Information

Step 1

Complete Section 1 of the request form.

If we have provided cost information to you in the past for this type of service credit purchase, check the “Yes” box and indicate the date your request was submitted. If you have submitted a retirement application, check the “Yes” box and indicate your planned retirement date.

Section 1 Provide the information requested.

Section 2 List your employment information.

Section 3 Sign and date the request form.

Step 2

Give the form to the agency where you were employed at the time of your layoff, prior service, or optional member service to complete page 2 of the request form. When you receive it back, continue to Step 3.

Step 3

Submit the completed request form.

- Make a copy for your records.
- Mail the original to the CalPERS address listed on the form.



Request for Service Credit Cost Information Layoff, Prior Service, or Optional Member Service

Telecommunications Device for the Deaf: (916) 326-3240 • (888) CalPERS (225-7377)

Section 1

Information About You

Have you requested this cost information before? ☐ No ☐ Yes, date requested _____
Date (mm/dd/yyyy)

Have you submitted a retirement application? ☐ No ☐ Yes, retirement date is _____
Date (mm/dd/yyyy)

Name Social Security Number

Former Name (if applicable) Current Employer

Address

City State ZIP Daytime Phone

Section 2

Employment Information

List information about your employer at the time of your layoff, prior service, or optional member service.

Employment From (mm/dd/yyyy) Employment To (mm/dd/yyyy) Employer

Employment From (mm/dd/yyyy) Employment To (mm/dd/yyyy) Employer

Employment From (mm/dd/yyyy) Employment To (mm/dd/yyyy) Employer

Employment From (mm/dd/yyyy) Employment To (mm/dd/yyyy) Employer

Section 3

Certification

STOP. Forward this form to your employer at the time of your layoff, prior service, or optional member service for completion of Sections 4, 5 and 6 before returning to CalPERS.

I hereby certify that the above information is true and correct.

Member Signature

Name Social Security Number

Member Name

Social Security Number

Section 4

This section is to be completed by the agency that employed the member during the period listed on page 1 of 2. For **Layoff**, list the dates the member was laid off work.

For **Prior Service**, complete the detailed history for the employment dates and time worked. Remember, to be eligible, the employment period must be prior to your CalPERS contract date.

For **Optional Member Service**, complete the questions regarding the optional period, as well as the detailed history.

Employer Certification (to be completed by former employer)

Member Layoff History

Date From (mm/dd/yyyy)

Date To (mm/dd/yyyy)

Member Prior Service History

Did your agency have a local retirement system (prior to CalPERS contract)? ☐ No ☐ Yes

Was this member a participant of the local retirement system? ☐ No ☐ Yes

Did the member withdraw these funds? ☐ No ☐ Yes

Service Time

Amount Withdrawn

Withdrawal Date

Optional Member Service

Was this position filled by an election or appointment to a fixed term of office? ☐ Election ☐ Appointment

Position Title

Was compensation paid considered a salary? (Expense reimbursement is not a salary) ☐ No ☐ Yes

Section 5

Be sure to include employment dates, pay rate, time worked, and earnings for the optional period.

Member Employment History

Employment From (mm/dd/yyyy)	Employment To (mm/dd/yyyy)	Time Worked (hour/days)	Earnings
Employment From (mm/dd/yyyy)	Employment To (mm/dd/yyyy)	Time Worked (hour/days)	Earnings
Employment From (mm/dd/yyyy)	Employment To (mm/dd/yyyy)	Time Worked (hour/days)	Earnings
Employment From (mm/dd/yyyy)	Employment To (mm/dd/yyyy)	Time Worked (hour/days)	Earnings
Employment From (mm/dd/yyyy)	Employment To (mm/dd/yyyy)	Time Worked (hour/days)	Earnings
Employment From (mm/dd/yyyy)	Employment To (mm/dd/yyyy)	Time Worked (hour/days)	Earnings

Section 6

If the service was performed for the State of California or California State University, employer certification is not required.

Statement and Signature of Authorized Employer Representative

I hereby certify that the above information is true and correct.

Employer Signature

Title

Date (mm/dd/yyyy)

Printed Name

Phone

FAX

Employer: Please return the completed form to the member.

Mail to:

CalPERS Member Services Division • P.O. Box 4000, Sacramento, California 95812-4000

Visit Your Nearest CalPERS Office

(Visit the CalPERS Web Site at www.calpers.ca.gov for directions to your local office)

Hours: Monday thru Friday 8:00 a.m. - 5:00 p.m.

Sacramento Regional Office

2750 Gateway Oaks Drive, Room 140

P.O. Box 942710

Sacramento, CA 95833

San Francisco Regional Office

301 Howard Street, Suite 2020

San Francisco, CA 94105

Glendale Regional Office

Glendale Plaza

655 North Central Avenue, Suite 1400

Glendale, CA 91203

San Bernardino Regional Office

650 East Hospitality Lane, Suite 330

San Bernardino, CA 92408

San Diego Regional Office

7676 Hazard Center Drive, Suite 350

San Diego, CA 92108

Mountain View Regional Office

650 Castro Street, Suite 240

Mountain View, CA 94041

Orange Regional Office

500 North State College Blvd., Suite 750

Orange, CA 92868

Fresno Regional Office

10 River Park Place East, Suite 230

Fresno, CA 93720

Reaching Us by Phone

Contact CalPERS Toll Free at (888) 225-7377

Hours: Monday thru Friday 8:00 a.m. - 5:00 p.m.

Telecommunication devices for the deaf:

(916) 326-3240

While reading this material, remember that we are governed by the California Public Employees' Retirement Law. The statements in this booklet are general. The Retirement Law is complex and subject to change. If there is a conflict between the law and this booklet, any decisions will be based on the law and not this booklet.



California Public Employees' Retirement System

400 P Street

Sacramento, CA 95814

www.calpers.ca.gov

PERS-PUB-12

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